

Information to identify the case:

Debtor 1	<u>Darryl A. Worthy</u>	Social Security number or ITIN	xxx-xx-0363
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele D. Worthy</u>	Social Security number or ITIN	xxx-xx-4097
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-23245-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Darryl A. Worthy

Michele D. Worthy
aka Michele Rachunok

6/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Darryl A. Worthy
Michele D. Worthy
Debtors

Case No. 17-23245-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 08, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Darryl A. Worthy, Michele D. Worthy, 4 Partridge Ct, Marlton, NJ 08053-2851
516909631	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
516909632	+ Larchmont Imaging Associates, PO Box 8500, Philadelphia, PA 19178-8500
516909634	M&t Credit Services LI, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
518868763	+ MidFirst Bank, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 08 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 08 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Jun 09 2022 00:43:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
cr	Email/Text: camanagement@mtb.com	Jun 08 2022 20:48:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
516909620	^ MEBN	Jun 08 2022 20:43:57	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517064703	Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:25	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516909621	+ EDI: TSYS2	Jun 09 2022 00:43:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516909623	+ EDI: CAPITALONE.COM	Jun 09 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517036805	Email/PDF: bncnotices@becket-lee.com	Jun 08 2022 20:49:33	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516909628	+ EDI: COMCASTCBLCENT	Jun 09 2022 00:43:00	Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
517113579	+ EDI: WFNNB.COM	Jun 09 2022 00:43:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

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516909629	+ EDI: WFNNB.COM	Jun 09 2022 00:43:00	Comenitycapital/bjsclb, Po Box 182125, Columbus, OH 43218-2125
516909630	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 08 2022 20:49:16	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
516909627	EDI: JPMORGANCHASE	Jun 09 2022 00:43:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
517132877	EDI: JPMORGANCHASE	Jun 09 2022 00:43:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn:Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517064541	Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:25	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516909633	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 08 2022 20:49:26	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
517065679	+ Email/Text: camanagement@mtb.com	Jun 08 2022 20:48:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
517037519	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516909635	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 08 2022 20:49:15	Merrick Bank/Geico Card, Po Box 23356, Pittsburg, PA 15222-6356
518569801	+ EDI: AISMIDFIRST	Jun 09 2022 00:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518569800	+ EDI: AISMIDFIRST	Jun 09 2022 00:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517115342	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 08 2022 20:48:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516909636	+ EDI: NAVIENTFKASMSERV.COM	Jun 09 2022 00:43:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
517090925	EDI: NAVIENTFKASMSERV.COM	Jun 09 2022 00:43:00	Navient CFC c/o, Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
517089490	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517084494	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517084515	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517084550	EDI: PRA.COM	Jun 09 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541
516909637	+ EDI: RMSC.COM	Jun 09 2022 00:43:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518137575	+ Email/Text: bncmail@w-legal.com	Jun 08 2022 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518137574	+ Email/Text: bncmail@w-legal.com	Jun 08 2022 20:48:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516909638	+ Email/Text: bankruptcy@sw-credit.com	Jun 08 2022 20:48:00	Southwest Credit Systems, 4120 International

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516913758	+ EDI: RMSC.COM		Pkwy #1100, Carrollton, TX 75007-1958
		Jun 09 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516909639	+ EDI: RMSC.COM		
		Jun 09 2022 00:43:00	Synchrony Bank/Care Credit, Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517113621	+ Email/Text: bncmail@w-legal.com		
		Jun 08 2022 20:48:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516909640	+ EDI: WTRRN BANK.COM		
		Jun 09 2022 00:43:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
TOTAL: 37			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516909622	*+	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516909624	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516909625	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516909626	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. Smillie	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Darryl A. Worthy ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Michele D. Worthy ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

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Melissa N. Licker

on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8